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PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Chang-Ryeol LEE

Docket: 1318-4

Serial No.: 10/529,563

Dated: August 10, 2005

Filed: March 28, 2005

For: VIRTUAL CARD SERVICE SYSTEM AND METHOD

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

Pursuant to Applicant's duty of disclosure, the information listed in the attached form PTO-1449 is brought to the attention of the Examiner. A copy of the reference is attached hereto.

The citation of the listed item is not a representation that it constitutes a complete or exhaustive listing of the relevant art or that the reference is prior art. The item listed is submitted in good faith, but is not intended to substitute for the Examiner's search. It is hoped, however, that in addition to apprising the Examiner of this particular item, it will assist in identifying fields of search and in making as full and complete a search as possible.

CERTIFICATE OF MAILING UNDER 37 C.F.R. §1.8(a)

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail, postpaid in an envelope, addressed to the: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on August 10, 2005.

Dated: August 10, 2005

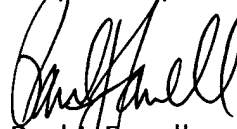
Paul J. Farrell

The filing of this Information Disclosure Statement is not an admission that the information cited herein is, or is considered to be, material to patentability as defined in 37 C.F.R. § 1.56(b).

To the best of Applicant's knowledge, this Information Disclosure Statement is being filed before the date of mailing of a first Office Action in connection with this case.

The claims of the application as now presented are believed to patentably distinguish over the prior art and to be in condition for allowance. Early and favorable consideration of the case is respectfully requested.

Respectfully submitted,

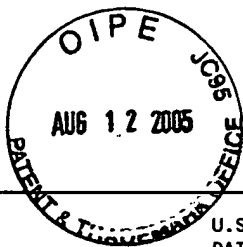
A handwritten signature in black ink, appearing to read "Paul J. Farrell", is written over the typed name.

Paul J. Farrell

Reg. No. 33,494

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Sheet 1 of 1

Form PTO-1449 U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Use several sheets if necessary)	ATTY. DOCKET NO. 1318-4	SERIAL NO. 10/529,563
	APPLICANT Chang-Ryeol LEE	
	FILING DATE March 28, 2005	GROUP ART UNIT Not Yet Assigned

U.S. PATENT DOCUMENTS							
EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE

FOREIGN PATENT DOCUMENTS								
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
							YES	NO
		WO 00/49586	8/24/2000	PCT			X	

OTHER PRIOR ART (Including Author, Title, Date, Pertinent Pages, Etc.)			

EXAMINER	DATE CONSIDERED
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* EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

(Form PTO-1449 [6-4])